

Terms and conditions

1. Information on how to enter and prize(s) form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The Promoter is LNJ Tran Pty Ltd trading as Resolve Finance – Maribyrnong (ABN 76 460 372 922). Resolve Financial Solutions PTY LTD trading as Resolve Finance (ACN 079 545 378, Australian Credit License 385487), Resolve Finance Management Pty Ltd (ACN 120 846 540) is not the promoter of the campaign and is in no way involved in or liable for this campaign.
3. Entry is open to Australian residents aged 18 years and over who have a home loan and successfully receive a finance health check via call by the first week of the next month.
4. Employees (and their immediate families) of the Promoter, Resolve Franchisees (including admin staff), Resolve Brokers (including admin staff) and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or stepchild (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. The prize draw is free to enter and no purchase is necessary.
6. To be eligible, individuals must, during the Promotional Period:
 - Enter their details in the Maribyrnong 'Your Finance Goals' webpage which can be visited at <https://www.resolvefinance.com.au/financegoalswithlisa/> before the last day of the month
 - Engage with Resolve Finance – Maribyrnong for a complimentary finance health check
7. Each participant, identified by their email address or phone number, is limited to one entry in the prize draw. Entries for each calendar month will open on the first day of that month and close on the last day of the same month. Entries submitted after this date will be considered for the prize draw of the following month.
8. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity and age) and reserves the right, in its sole discretion, to

disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion.

- Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

9. Incomplete or unsuccessful refinance applications will be deemed invalid.
10. Only one gift card is permitted per entry.
11. Eligible recipients will receive their prize within 10 days from the last calendar day of the month of their entry. The Promoter will manage the process of honouring the prize delivery with the eligible recipient.
12. Gift received: One chosen entry per month will receive a Woolworths gift card valued at \$20.
13. Any unused balance of the prize will not be awarded as cash. Redemption of the prize is subject to any terms and conditions of the issuer including those specified on the gift. If not collected within 30 days of being notified, the gift will be forfeited, unless arranged otherwise.
14. The Promoter, in its discretion, reserves the right to substitute the gift with a gift of the equal value and/or specification, subject to any written directions from a regulatory authority.
15. Total prize pool value is \$20 and is not transferable or exchangeable and cannot be taken as cash, unless specified otherwise.
16. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they receive successful refinance (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
17. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law:

(a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.

18. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (“Non-Excludable Guarantees”). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the promotion.

19. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of:

- any technical difficulties or equipment malfunction (whether or not under the Promoter’s control);
- any theft, unauthorised access or third-party interference;
- any entry that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
- any variation in prize value to that stated in these Terms and Conditions;
- any tax liability incurred by a winner or entrant; or
- use of the prize.

20. The Promoter collects personal information (“PI”) in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at:

<http://www.resolvefinance.com.au/privacy-policy>. In addition to any use that may be outlined in the Promoter’s Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. The Promoter will not disclose entrant’s personal information to any entity outside of Australia.